

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-12283  
David V. Angelo and Lisa M. Laiacona Judge: Christine M. Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original    ☐ Modified/Notice Required    Date: March 2, 2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EDR    Initial Debtor: DVA    Initial Co-Debtor: LML

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1772.00 per month to the Chapter 13 Trustee, starting on March 2020 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,375.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank	Residence	55,534.93	N/A	55,534.93	\$2,800.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

GM Financial

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims/Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/02/2020

/s/ David V. Angelo  
Debtor

Date: 03/02/2020

/s/ Lisa M. Laiacona  
Joint Debtor

Date: 03/02/2020

/s/ Eugene D. Roth  
Attorney for Debtor(s)

United States Bankruptcy Court  
District of New JerseyIn re:  
David V. Angelo  
Lisa M. Laiacona  
DebtorsCase No. 20-12283-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 50

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db/jdb  
518728248 +David V. Angelo, Lisa M. Laiacona, 14 Venetian Court, Toms River, NJ 08753-6252  
518707736 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
518707738 +ADS, PO Box 182789, Columbus, OH 43218-2789  
518707743 +ADS/Comenity/NY&CO, PO Box 182789, Columbus, OH 43218-2789  
518707740 +AR Resources, 1777 Sentry Parkway West, Blue Bell, PA 19422-2206  
+American Express, c/o Anthony J. Migliaccio, Jr. Esq, 500 North Franklin Turnpike,  
Ramsey, NJ 07446-1177  
518707741 American Express, c/o Anthony J. Migliaccio, Jr., Esq, 500 North Franklin Turnpike,  
Marlboro, NJ 07746  
518707742 +American Express, Global Collections & Strategy Legal Grp, 200 Vesey Street,  
Mail Code 01-43-03, New York, NY 10285-1000  
518745133 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518707744 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
518721442 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518707750 +Cavalry SPV, LLC as assignee of Citibank, c/o Apothaker Scian, PC, 520 Fellowship Road,  
Suite 3063, Mount Laurel, NJ 08054-3407  
518707755 +Discover, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
518707761 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
518707763 +M&T Bank, PO. Box 619063, Dallas, TX 75261-9063  
518707764 Macys, PO Box 6218, Mason, OH 45040  
518707765 Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900  
518707766 Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900  
518707771 +Ocean Medical Center, C/O Commonwealth Financial Systems, 245 Main Street,  
Dickson City, PA 18519-1641  
518707772 +Sears / CBNA, PO Box 6217, Sioux Falls, SD 57117-6217  
518707773 +Staples-/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
518707779 +TD Bank/Target, PO. Box 673, Minneapolis, MN 55440-0673  
518707778 Target Card Services, PO Box 660170, Dallas, TX 75266-0170  
518707780 +The Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
518707781 +Universal Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:14 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 04 2020 00:20:10 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518731194 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Mar 04 2020 00:19:44  
Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
Arlington, TX 76096  
518707739 +E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2020 00:19:13 Ally Smart Lease,  
PO Box 8138, Cockeysville, MD 21030-8138  
518707748 E-mail/Text: info@phoenixfinancialsvcs.com Mar 04 2020 00:19:11 Baron Emergency Physicians,  
c/o Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236-1450  
518707749 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:22:24 Capital One,  
PO Box 30285, Salt Lake City, UT 84130-0285  
518707753 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 04 2020 00:19:56 Comenity -Bosco's,  
c/o Comenity Capital Bank, PO Box 183003, Suite 200, Columbus, OH 43218-3003  
518707754 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 04 2020 00:19:56 Comenity Bank/Express,  
PO Box 182789, Columbus, OH 43218-2789  
518725528 E-mail/Text: mrdiscen@discover.com Mar 04 2020 00:19:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
518707757 E-mail/Text: bknotice@ercbpo.com Mar 04 2020 00:20:19 ERC, PO Box 23870,  
Jacksonville, FL 32241-3870  
518707756 +E-mail/Text: bankruptcy@onlineis.com Mar 04 2020 00:20:49 Edison Imaging Associates,  
c/o Online Collections, PO Box 1489, Winterville, NC 28590-1489  
518707760 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Mar 04 2020 00:19:44 GM Financial,  
PO Box 1617, #3500, Minneapolis, MN 55440-1617  
518707759 +E-mail/PDF: gecsed@recoverycorp.com Mar 04 2020 00:22:18 Gap Visa/Synchrony Bank,  
PO Box 965005, Orlando, FL 32896-5005  
518707751 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 04 2020 00:23:03 Chase Card,  
PO Box 15298, Wilmington, DE 19850  
518707762 +E-mail/Text: bncnotices@becket-lee.com Mar 04 2020 00:19:24 Kohl's, PO Box 3115,  
Milwaukee, WI 53201-3115  
518718206 E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 00:22:00 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518707769 +E-mail/Text: bankruptcydpt@mcmg.com Mar 04 2020 00:20:10 Midland Credit Management, Inc.,  
PO Box 2121, Warren, MI 48090-2121  
518707770 +E-mail/Text: Bankruptcies@nragroup.com Mar 04 2020 00:21:11 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Mar 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518707774 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:43 SYNCB/JCPenney, PO Box 965007,  
Orlando, FL 32896-5007  
518707775 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:45 SYNCB/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005  
518707776 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:45 SYNCB/Toysrus, PO Box 965005,  
Orlando, FL 32896-5005  
518709980 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:26 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518707777 E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:50 Synchrony Bank/JC Penney,  
PO Box 960090, Orlando, FL 32896-0090  
518738278 +E-mail/Text: bncmail@w-legal.com Mar 04 2020 00:20:24 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
518707782 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 04 2020 00:19:56 Victoria's Secret/Comenity,  
PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518707737\* +ADS, PO Box 182789, Columbus, OH 43218-2789  
518745134\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518707745\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
518707746\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
518707747\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
518707758\* ERC, PO Box 23870, Jacksonville, FL 32241-3870  
518707752\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, PO Box 15298, Wilmington, DE 19850)  
518707767\* Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900  
518707768\* Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eugene D. Roth on behalf of Debtor David V. Angelo erothessq@gmail.com  
Eugene D. Roth on behalf of Joint Debtor Lisa M. Lalacona erothessq@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5